

AMENDMENTS TO THE CLAIMS

Claims 1-12 (cancelled).

13. (Previously presented) A method for performing a secure purchasing 1
transaction using communication over the internet involving a customer, a merchant and 2
a bank which assures payment to the merchant, comprising: 3
 creating a customer account with the bank, said customer account having a 4
plurality of verification parameters included therein; 5
 communicating between the customer and merchant via the internet or other 6
widespread publically accessible computer network, said communicating between the 7
customer and merchant being performed without communicating a customer account 8
number which is useful in making charges against the customer account; said 9
communicating between the customer and merchant including at least goods or services 10
being purchased and purchase charges for the goods or services; 11
 creating a customer order between said customer and said merchant during said 12
communicating step, said customer order being identified by a transaction identification 13
which is not useful for conducting another transaction; 14
 communicating between the customer and bank via the internet or other 15
widespread publically accessible computer network, said communicating between the 16
customer and bank being performed using at least the transaction identification, a 17
merchant identification and said purchase charges; said communicating between the 18
customer and bank further being performed without communicating a customer account 19
number which allows making a charge against the customer account; 20

performing a verification analysis involving the customer and bank during said
communicating between the customer and bank; said verification analysis being
performed using one or more of said plurality of verification parameters;
selecting by the bank at least one verification parameter used in the verification
analysis so that between one transaction and another transaction involving said customer
said verification analysis changes at least one verification parameter being used in the
verification analysis;
confirming the customer order with the merchant to the bank during said
communicating between the customer and bank;
communicating between the merchant and bank using said transaction
identification and without a customer account number;
assuring payment by the bank to the merchant for the purchase charges owed
the merchant.

14. (Previously presented) A method according to claim 13 wherein
communicating between the merchant and bank is accomplished via the internet or
other widespread publically accessible computer network.

15. (Previously presented) A method according to claim 13 wherein the
bank verification analysis includes at least one user verification field and at least one
customer computer verification field.

16. (Previously presented) A method according to claim 13 wherein the
bank verification analysis includes at least one user verification field, at least one
customer verification field and at least one customer computer verification field.

17. (Previously presented) A method according to claim 13 wherein the
bank communicates to the merchant in said communicating between the merchant and
bank providing at least one address to which goods are shipped or services are
rendered.

18. (Previously presented) A method according to claim 13 wherein said
communicating between the merchant and bank includes the bank changing at least one
verification parameter on a customer computer with each transaction.

19. (Previously presented) A method for performing a secure purchasing transaction using communication over the internet involving a customer, a merchant and a bank which assures payment to the merchant, comprising:

creating a customer account with the bank, said customer account having a plurality of verification parameters included therein, said plurality of verification parameters including at least user identification, customer identification and computer identification;

communicating between the customer and merchant via the internet or other widespread publically accessible computer network, said communicating between the customer and merchant being performed without communicating a customer account number which is useful in making charges against the customer account, said communicating between the customer and merchant including at least goods or services being purchased and purchase charges for the goods or services;

creating a customer order between said customer and said merchant during said communicating step, said customer order being identified by a transaction identification which is not useful for conducting another transaction;

communicating between the customer and bank via the internet or other widespread publically accessible computer network, said communicating between the customer and bank being performed using at least the transaction identification, a merchant identification and purchase charges; said communicating between the customer and bank further being performed without communicating a customer account number which allows making a charge against the customer account;

performing a verification analysis involving the customer and bank during said
communicating between the customer and bank; said verification analysis being
performed using one or more of said plurality of verification parameters;
selecting by the bank the at least one verification parameter used in the
verification analysis so that between one transaction and another transaction involving
said customer said verification analysis changes the at least one verification parameter
being used in the verification analysis; wherein at least one of said verification
parameters is unique to every transaction;
confirming the customer order with the merchant during said communicating
between the customer and bank;
communicating between the merchant and bank using said transaction
identification and without a customer account number;
assuring payment by the bank to the merchant for purchase charges owed the
merchant.

20. (Currently amended) A method according to claim 19 ~~[[18]]~~ wherein
communicating between the merchant and bank is accomplished via the internet or
other widespread publically accessible computer network.

21. (Currently amended) A method according to claim 19 ~~[[13]]~~ wherein
the bank verification analysis includes at least one user verification field, at least one
customer verification field and at least one computer verification field.

22. (Currently amended) A method according to claim 19 ~~[[18]]~~ wherein
the bank verification analysis uses at least one computer identification field which is
unique to each transaction.

23. (Currently amended) A method according to claim 19 ~~[[18]]~~ wherein
the bank communicates to the merchant in said communicating between the merchant
and bank providing at least one address to which goods are shipped or services are
rendered.

24. (Currently amended) A method according to claim 19 ~~[[18]]~~ wherein
said communicating between the merchant and bank includes the bank changing at least
one verification parameter on a customer computer with each transaction.